



## Pivot Servicing Group – Director of Mortgage Servicing

Pivot Lending is a family and the time we spend together is fun. We are a group of professionals who take our responsibility to heart. We are located in beautiful Colorado and have branches all over the country. Please join us in making home ownership a wonderful experience.

### Essential Duties/Responsibilities

- Manage and direct the Servicing function in all area of Mortgage Servicing including:
  - Processing all mortgage transactions,
  - Performing annual escrow analysis,
  - Calculating/Producing monthly late fee accrual and loan recasts
  - Boarding loans to the servicing platform (FICS),
  - Account and payment research/ adjustments,
  - Payoff processing,
  - Payment of monthly insurance premiums,
  - Lien releases,
- Oversee the Accounting function including all balance and reconciliation activities
  - End of day portfolio balancing,
  - Month end balancing activities
  - Reconciliation of all cash management accounts
  - Reconciliation of PSG's general ledger
- Oversee all areas of Investor Reporting including accurate and timely remittances to all Investors
- Develop departmental automation processes, to include, but not limited to, FICS automation, implementation and user acceptance testing thereof, Vendor on-boarding process and monthly vendor scorecard development and usage.
- Oversee PSG's audit function to include both internal and partner audits.
- Oversee a superior level of service, consistency, and professionalism by delivering service excellence to internal and external customers at every touch; ensuring borrowers have a positive interaction with mortgage servicing.
- Oversee dispute resolution due to member direct disputes, according to RESPA requirements.
- Develop innovative processes with other Pivot departments.
- Provide feedback of potential loan risks to the leadership team.

### Job Qualifications

Knowledge, Skill and Ability:

- Demonstrated ability to manage, lead and coach employees
- Demonstrated knowledge of the mortgage industry, mortgage products and GSE guidelines.
- Knowledge and experience with GSE loans to include, but not limited to FNMA, FHLB, VA and FHA.
- Comply with Bank Secrecy Act (BSA), FDCPA, RESPA, CFPB, TILA/Regulation Z and all other Federal and State regulatory compliance requests and requirements.
- Excellent verbal, written and interpersonal communication skills with the ability to explain loan programs, terms features, policies and benefits to customer and business partners.
- Strong organizational and time management skills and manage multiple priorities.

- Excellent attention to detail, analytical and problem-solving skills.
- Proficient in MS Office (Outlook, Excel, Word).

Education or Formal Training: Bachelor's degree and completion of a specialized course of study in Mortgage Servicing